

I) IN THE CLAIMS:

1. (Previously presented) A method of operating a reward points system in conjunction with a card network, the card network comprising at least one issuing bank for issuing a card to a user and at least one acquiring bank for collecting payment from the issuing bank on behalf of a merchant and paying the merchant, the method comprising the steps of:
 - a. providing a reward point account database in a central reward server operating in association with the card network, the central reward server enabling a plurality of independently operating merchants to each have a plurality of individual user reward point accounts stored in said reward point account database and associated with said independently operating merchant,
 - b. a user executing a purchase transaction with a transacting merchant selected from said plurality of independently operating merchants by presenting to the transacting merchant a credit card for payment of the transaction;
 - c. the transacting merchant requesting an acquiring bank to obtain approval of said purchase transaction from an issuing bank; and
 - d. the transacting merchant instructing the central reward server to add reward points to a user reward point account associated with the transacting merchant and the user.

2. (Previously presented) The method of claim 1 further comprising the step of redeeming reward points from the user reward point account by the steps of
 - the user executing a purchase transaction with a redeeming merchant;
 - the user utilizing reward points from at least one of the user reward point accounts associated with the user for the purchase transaction;
 - the redeeming merchant instructing the central reward server to reduce the user reward point account associated with the user by the amount of reward points used in the transaction.
3. (Previously presented) The method of claim 1 further comprising the steps of
 - establishing a reward point exchange account on the central reward server;
 - selecting reward points from each of a plurality of user reward point accounts associated with different independently operating merchants for exchange into the reward point exchange account; and
 - aggregating the selected reward points into the reward point exchange account.
4. (Previously presented) The method of claim 3 further comprising the step of redeeming aggregated reward points from the reward point exchange account by the steps of
 - the user executing a purchase transaction with a redeeming merchant;
 - the user utilizing aggregated reward points from the reward point exchange account for the purchase transaction;

the reward point exchange account being reduced by the number of aggregated reward points utilized for the purchase transaction.

5. (Previously presented) The method of claim 3 comprising the further steps of:
 - establishing a cluster of independently operating merchants, each of which have user reward point accounts established with the reward point account database in the central reward server;
 - allowing aggregation of points from each of the independently operating merchants in the cluster into the reward point exchange account; and
 - disallowing aggregation of points from a merchant not a member of the cluster.
6. (Previously presented) The method of claim 5 comprising the further step of allowing for redemption of aggregated reward points only with redeeming merchants that are members of the cluster.
7. (Previously presented) The method of claim 3 wherein the reward point exchange account is administered by the card network operator.
8. (Original) The method of claim 3 wherein the reward point exchange account is administered by an issuing bank.
9. (Original) The method of claim 3 wherein the reward point exchange account is administered by an acquiring bank.

10. (Original) The method of claim 3 wherein reward points from an independent reward point system may be aggregated into the central exchange reward point account.

11-20 (Cancelled).

21. (Previously presented) The method of claim 2 wherein the user executes the redemption purchase transaction completely with reward points from the reward point account.

22. (Previously presented) The method of claim 2 wherein the user executes the redemption purchase transaction partially with reward points from the reward point account and partially with other consideration.